Bankruptcy Case Number: 17-11036



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 10, 2017, at 3:04 o'clock PM EDT, Michael D Eshelman completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 10, 2017 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: <u>Credit Counselor</u>